



Investor Report - Think Tank Series 2019-1

Collection Period from 01-Jun-2021 to 30-Jun-2021

Payment Date of 12-Jul-2021

Think Tank Series 2019-1 Cashflow Asset Report



Think Tank Series 2018-1 - NOTE BALANCES

NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class Redraw	0.00		0.00	0.00		0.00	0.00	0.00	0.00
Class A1	141,602,364.03		5,637,003.40	135,965,360.63	64.7%	0.00	0.00	168,836.57	168,836.57
Class A2	32,568,543.74		1,296,510.78	31,272,032.96	64.7%	0.00	0.00	48,826.05	48,826.05
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	38,239.56	38,239.56
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	77,583.78	77,583.78
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	63,984.22	63,984.22
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,959.12	24,959.12
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	69,970.85	69,970.85
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,352.99	19,352.99
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	35,318.36	35,318.36

1. GENERAL

Current Payment Date	12-Jul-21
Collection Period (start)	1-Jun-21
Collection Period (end)	30-Jun-21
Interest Period (start)	10-Jun-21
Interest Period (end)	11-Jul-21
Days in Interest Period	32
Next Payment Date	10-Aug-21

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,216,090.28
Early Repayment Fees	82,848.23
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	14,416.37
Total Available Income	1,313,354.88

(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc

b. Total Principal Principal

Principal Received on the Mortgage Loans	6,989,208.26
Principal from the sale of Mortgage Loans	0.00
Other Principal	-25,694.08
Total Principal Collections	6,963,514.18

3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
Closing Balance	0.00

4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 5.8(a) to (f) (Inclusive)	116,344.29
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	168,836.57
Class A2 Interest	48,826.05
Class B Interest	38,239.56
Class C Interest	77,583.78
Class D Interest	63,984.22
Class E Interest	24,959.12
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	69,970.85
Class G Interest	19,352.99
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,318.36
Other Expenses	0.00
Excess Spread	649,939.09

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	5,637,003.40
Class A2 Principal Payment	1,296,510.78
Class B Principal Payment	0.00
Class C Principal Payment	0.00
Class D Principal Payment	0.00
Class E Principal Payment	0.00
Class F Principal Payment	0.00
Class G Principal Payment	0.00
Class H Principal Payment	0.00

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	267,786,493.41
Plus: Capitalised Charges	19,366.41
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	6,989,208.26
 Loan Balance at End of Collection Period	 260,846,651.56

b. Repayments

Principal received on Mortgage Loans during Collection Period	6,989,208.26
CPR (%)	27.2%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.62%	5.49%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.49%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	0	3	5
Balance Outstanding	1,507,221	0	3,635,771	5,142,992
% Portfolio Balance	0.58%	0.00%	1.39%	1.97%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	0
Balance of Loans Foreclosed (including interest and other fees)	0	0	0
Balance of Loans Foreclosed (principal only)	0	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

Summary ●●

Loans	412
Facilities	382
Borrower Groups	358
Balance	260,846,651.56
Avg Loan Balance	633,122.94
Max Loan Balance	3,024,618.00
Avg Facility Balance	682,844.64
Max Facility Balance	3,078,603.64
Avg Group Balance	728,621.93
Max Group Balance	3,078,603.64
WA Current LVR	62.5%
Max Current LVR	80.0%
WA Yield	5.49%
WA Seasoning (months)	30.3
% IO	52.1%
% Investor	59.0%
% SMSF	26.4%
WA Interest Cover (UnStressed)	2.51

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	41	10.0%	14,762,880	5.7%
> 40% <= 50%	46	11.2%	25,444,517	9.8%
> 50% <= 55%	21	5.1%	12,137,081	4.7%
> 55% <= 60%	42	10.2%	29,441,133	11.3%
> 60% <= 65%	77	18.7%	55,855,629	21.4%
> 65% <= 70%	90	21.8%	55,712,223	21.4%
> 70% <= 75%	81	19.7%	57,028,791	21.9%
> 75% <= 80%	14	3.4%	10,464,398	4.0%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	412	100.0%	260,846,652	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	5	1.3%	187,428	0.1%
> 100,000 <= 200,000	32	8.4%	5,464,628	2.1%
> 200,000 <= 300,000	65	17.0%	16,182,564	6.2%
> 300,000 <= 400,000	54	14.1%	18,960,032	7.3%
> 400,000 <= 500,000	37	9.7%	16,352,023	6.3%
> 500,000 <= 1,000,000	114	29.8%	81,731,646	31.3%
> 1,000,000 <= 1,500,000	40	10.5%	48,821,136	18.7%
> 1,500,000 <= 2,000,000	21	5.5%	37,055,209	14.2%
> 2,000,000 <= 2,500,000	6	1.6%	12,953,206	5.0%
> 2,500,000 <= 5,000,000	8	2.1%	23,138,778	8.9%
Total	382	100%	260,846,652	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	184	44.7%	128,878,776	49.4%
ACT	9	2.2%	3,661,038	1.4%
VIC	126	30.6%	78,135,236	30.0%
QLD	53	12.9%	30,154,073	11.6%
SA	12	2.9%	6,955,967	2.7%
WA	22	5.3%	10,582,385	4.1%
TAS	6	1.5%	2,479,177	1.0%
NT	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	346	84.0%	220,498,816	84.5%
Non metro	54	13.1%	31,460,989	12.1%
Inner City	12	2.9%	8,886,847	3.4%
Total	412	100%	260,846,652	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	3.6%	611,776	0.2%
> 100,000 <= 200,000	38	9.2%	6,349,032	2.4%
> 200,000 <= 300,000	73	17.7%	18,367,743	7.0%
> 300,000 <= 400,000	55	13.3%	19,246,673	7.4%
> 400,000 <= 500,000	43	10.4%	19,115,783	7.3%
> 500,000 <= 1,000,000	117	28.4%	82,446,035	31.6%
> 1,000,000 <= 1,500,000	38	9.2%	46,130,966	17.7%
> 1,500,000 <= 2,000,000	20	4.9%	35,100,474	13.5%
> 2,000,000 <= 2,500,000	5	1.2%	10,853,206	4.2%
> 2,500,000 <= 5,000,000	8	1.9%	22,624,964	8.7%
Total	412	100%	260,846,652	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	5	1.4%	187,428	0.1%
> 100,000 <= 200,000	26	7.3%	4,372,797	1.7%
> 200,000 <= 300,000	62	17.3%	15,362,067	5.9%
> 300,000 <= 400,000	51	14.2%	18,086,055	6.9%
> 400,000 <= 500,000	34	9.5%	15,065,174	5.8%
> 500,000 <= 1,000,000	100	27.9%	70,389,775	27.0%
> 1,000,000 <= 1,500,000	38	10.6%	46,381,618	17.8%
> 1,500,000 <= 2,000,000	21	5.9%	37,682,446	14.4%
> 2,000,000 <= 2,500,000	10	2.8%	22,019,243	8.4%
> 2,500,000 <= 5,000,000	11	3.1%	31,300,047	12.0%
Total	358	100%	260,846,652	100%

Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0.0 <= 6	0	0.0%	0	0.0%
> 6 <= 12	0	0.0%	0	0.0%
> 12 <= 18	0	0.0%	0	0.0%
> 18 <= 24	86	20.9%	48,992,810	18.8%
> 24 <= 30	174	42.2%	111,379,341	42.7%
> 30 <= 36	123	29.9%	76,070,494	29.2%
> 36 <= 42	12	2.9%	8,075,121	3.1%
> 42 <= 48	9	2.2%	8,609,176	3.3%
> 48 <= 54	0	0.0%	0	0.0%
> 54 <= 60	3	0.7%	2,872,500	1.1%
> 60 <= 300	5	1.2%	4,847,209	1.9%
Total	412	100%	260,846,652	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	407	98.8%	255,703,660	98.0%
> 30 <= 60	2	0.5%	1,507,221	0.6%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	2	0.5%	2,650,198	1.0%
> 120 <= 150	1	0.2%	985,574	0.4%
> 150	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	139	33.7%	108,681,211	41.7%
Mid Doc	114	27.7%	75,828,542	29.1%
Quick Doc	18	4.4%	7,517,281	2.9%
SMSF	141	34.2%	68,819,617	26.4%
SMSF NR	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	76	18.4%	47,206,645	18.1%
Industrial	199	48.3%	115,470,092	44.3%
Office	47	11.4%	29,980,287	11.5%
Professional Suites	7	1.7%	2,590,558	1.0%
Commercial Other	11	2.7%	16,637,384	6.4%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.7%	4,269,753	1.6%
Residential	69	16.7%	44,691,932	17.1%
Total	412	100%	260,846,652	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	406	98.5%	257,024,129	98.5%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	0	0.0%	0	0.0%
> 1 <= 2	2	0.5%	637,500	0.2%
> 2 <= 3	3	0.7%	2,859,351	1.1%
> 3 <= 4	1	0.2%	325,671	0.1%
> 4 <= 5	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	90	21.8%	62,627,893	24.0%
> 5.0% <= 5.5%	118	28.6%	73,133,366	28.0%
> 5.5% <= 6.0%	120	29.1%	75,659,589	29.0%
> 6.0% <= 6.5%	74	18.0%	43,908,323	16.8%
> 6.5% <= 7.0%	8	1.9%	4,330,243	1.7%
> 7.0% <= 7.5%	2	0.5%	1,187,239	0.5%
> 7.5% <= 8.0%	0	0.0%	0	0.0%
> 8.0% <= 8.5%	0	0.0%	0	0.0%
> 8.5% <= 9.0%	0	0.0%	0	0.0%
> 9.0% <= 13.0%	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.7%	2,217,186	0.8%
> 1.50 <= 1.75	77	18.7%	59,755,756	22.9%
> 1.75 <= 2.00	79	19.2%	52,557,743	20.1%
> 2.00 <= 2.25	49	11.9%	33,886,691	13.0%
> 2.25 <= 2.50	32	7.8%	16,131,969	6.2%
> 2.50 <= 2.75	35	8.5%	17,785,166	6.8%
> 2.75 <= 3.00	28	6.8%	16,838,016	6.5%
> 3.00 <= 3.25	18	4.4%	13,482,520	5.2%
> 3.25 <= 3.50	13	3.2%	8,645,677	3.3%
> 3.50 <= 3.75	8	1.9%	5,789,284	2.2%
> 3.75 <= 4.00	13	3.2%	6,606,889	2.5%
> 4.00 <= 4.25	13	3.2%	6,257,335	2.4%
> 4.25	44	10.7%	20,892,419	8.0%
Total	412	100%	260,846,652	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	2.7%	7,128,253	2.7%
Non NCCP loans	401	97.3%	253,718,398	97.3%
Total	412	100%	260,846,652	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	22	29.3%	14,616,746	30.9%
High Density Apartment	4	5.3%	2,269,440	4.8%
House	49	65.3%	30,421,341	64.3%
Total	75	100%	47,307,527	100%

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	62	15.0%	30,701,248	11.8%
<i>Months Self Employed</i>				
0 < 12	0	0.0%	0	0.0%
12 < 24	0	0.0%	0	0.0%
24 < 36	13	3.2%	9,307,463	3.6%
36 < 48	9	2.2%	4,214,702	1.6%
48 < 60	15	3.6%	9,949,249	3.8%
60	313	76.0%	206,673,990	79.2%
Total	412	100%	260,846,652	100%

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	14	3.4%	5,385,307	2.1%
> 15 <= 20	22	5.3%	11,619,671	4.5%
> 20 <= 25	240	58.3%	163,562,229	62.7%
> 25 <= 30	136	33.0%	80,279,444	30.8%
Total	412	100%	260,846,652	100%

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	235	57.0%	124,817,386	47.9%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	36	8.7%	27,384,414	10.5%
> 1 <= 2	23	5.6%	16,311,473	6.3%
> 2 <= 3	91	22.1%	71,831,100	27.5%
> 3 <= 4	27	6.6%	20,502,279	7.9%
> 4 <= 5	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

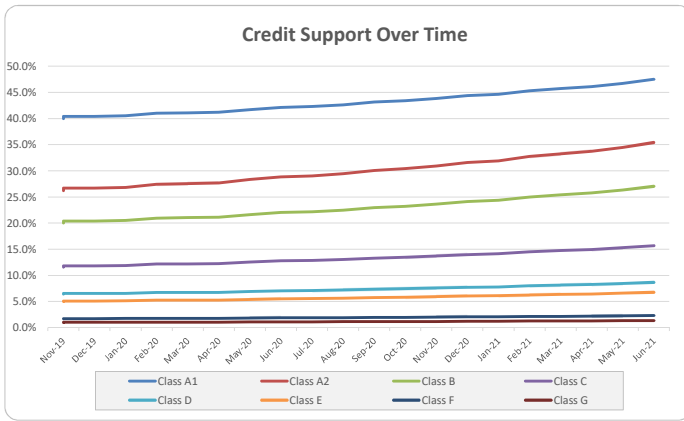
Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	247	60.0%	137,751,787	52.8%
Refinance - no takeout	74	18.0%	63,413,011	24.3%
Refinance	52	12.6%	37,119,819	14.2%
Equity Takeout	39	9.5%	22,562,035	8.6%
Total	412	100%	260,846,652	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	54	13.1%	33,014,601	12.7%
Communications	9	2.2%	7,079,853	2.7%
Construction	108	26.2%	69,957,592	26.8%
Education	8	1.9%	8,066,350	3.1%
Engineering / Manufacturing	42	10.2%	22,991,339	8.8%
Finance & Insurance	18	4.4%	10,045,136	3.9%
Food and Beverage	35	8.5%	26,242,367	10.1%
Health	27	6.6%	12,666,003	4.9%
IT	0	0.0%	0	0.0%
Other	2	0.5%	2,630,706	1.0%
Printing & Media	5	1.2%	2,334,203	0.9%
Professional Services	60	14.6%	38,410,487	14.7%
Property Investment	1	0.2%	273,442	0.1%
Public Service	1	0.2%	271,307	0.1%
Retail	27	6.6%	16,904,995	6.5%
Sport, Leisure, Cultural & Recreational	15	3.6%	9,958,271	3.8%
Wholesale	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

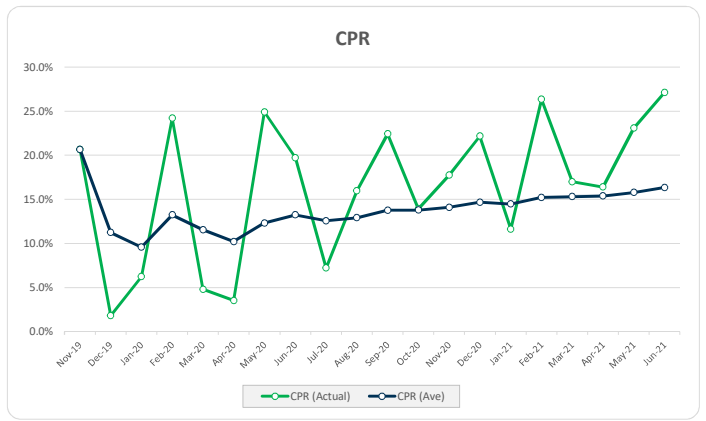
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	410	99.5%	259,350,592	99.4%
1	2	0.5%	1,496,059	0.6%
2	0	0.0%	0	0.0%
Total	412	100%	260,846,652	100%

Think Tank Series 2019-1: Time Series Charts

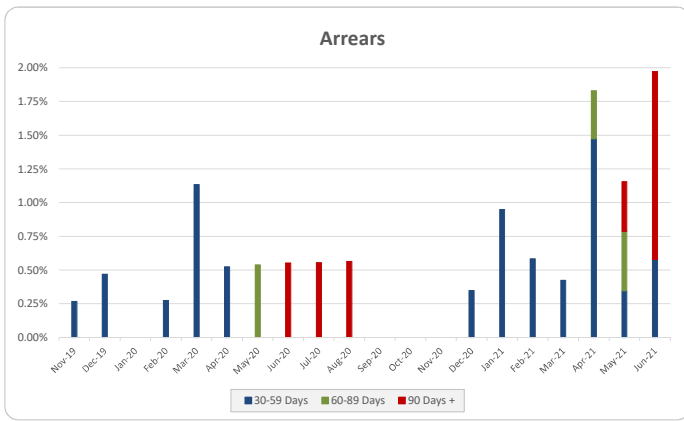
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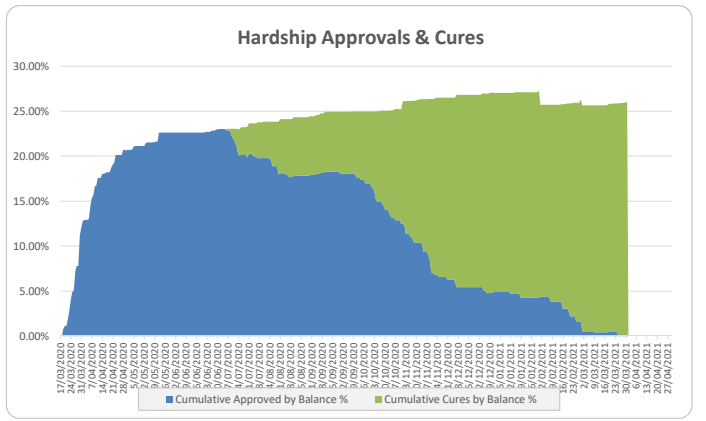
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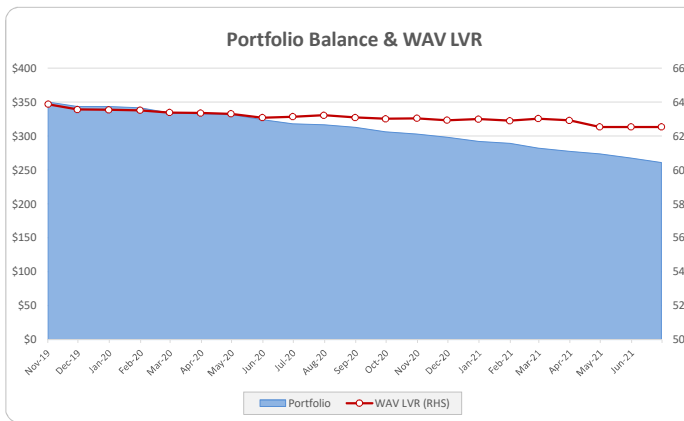
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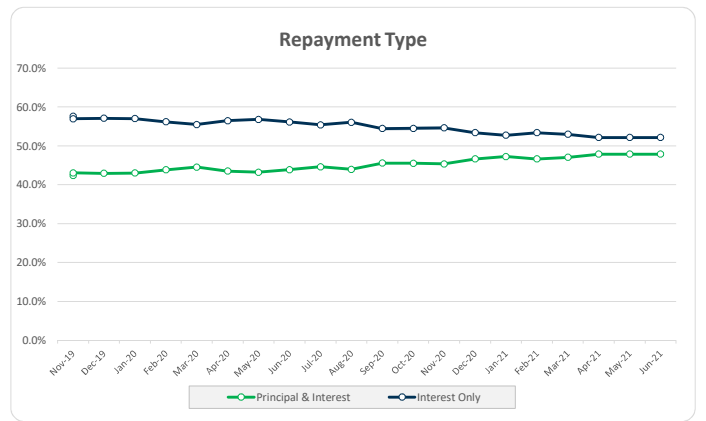
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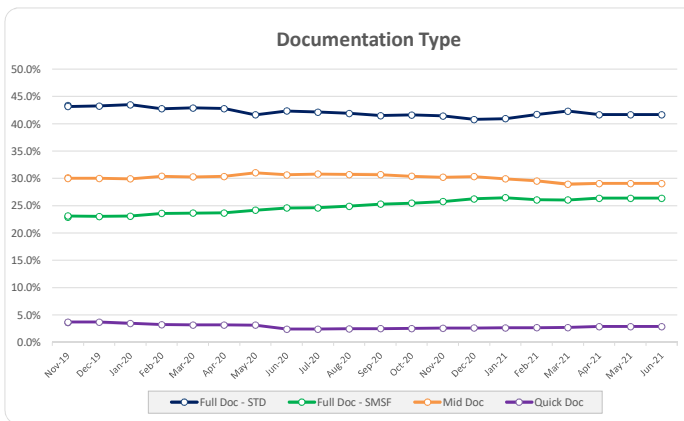
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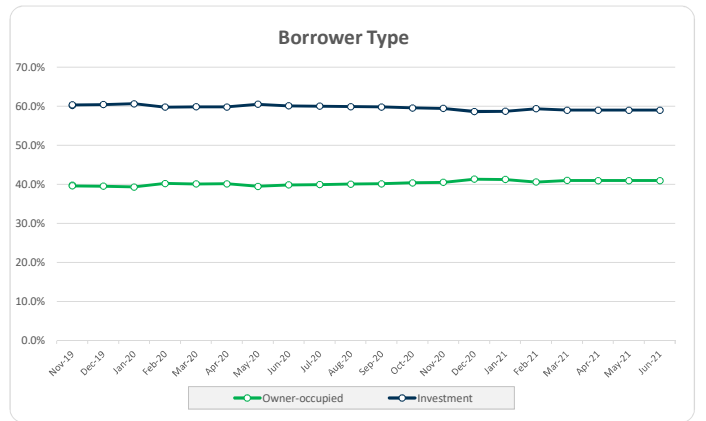
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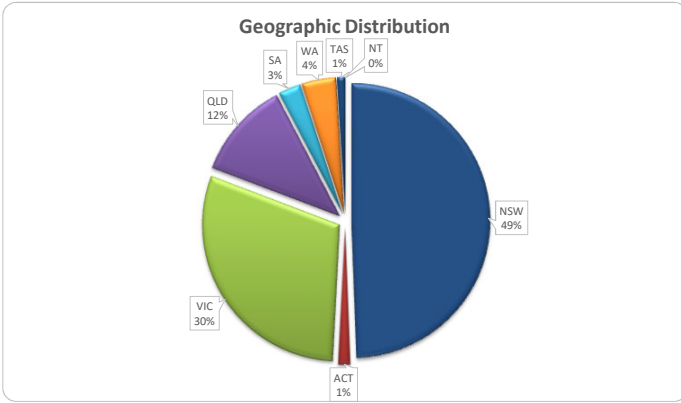


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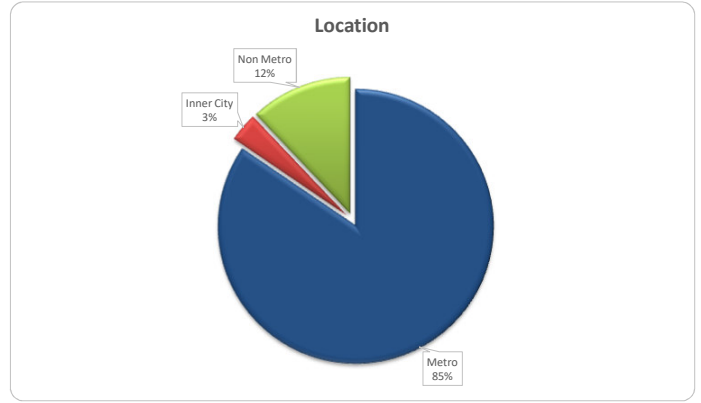


Think Tank Series 2019-1: Current Charts

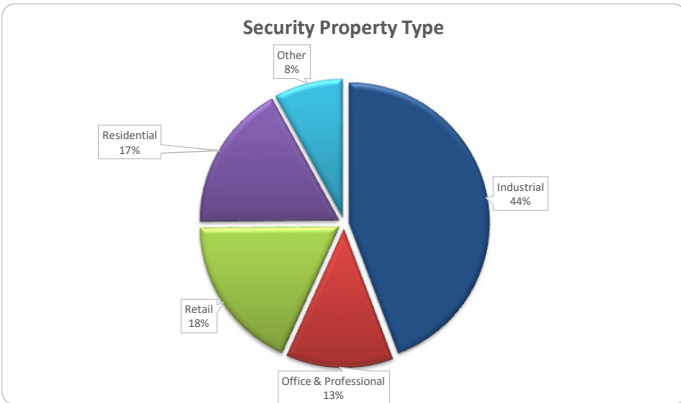
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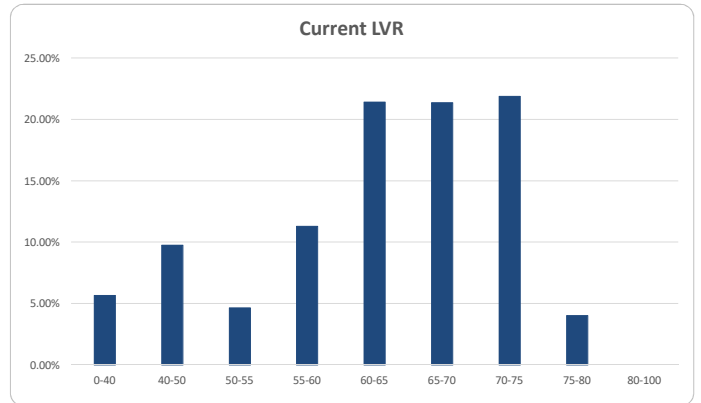
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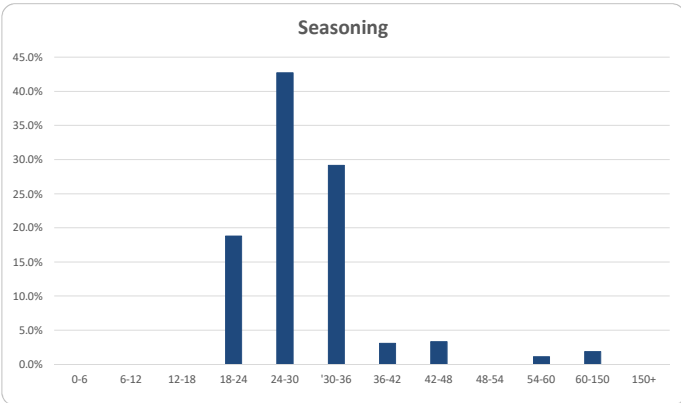
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